

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

In re:  
GEORGE D MC CONNELL  
Debtor(s)

Case No. 18-15806-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2018.
- 2) The plan was confirmed on 04/18/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/31/2023.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,056.00.
- 10) Amount of unsecured claims discharged without full payment: \$38,465.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,400.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$47,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,042.70
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,542.70**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	19,172.57	19,719.35	2,001.57	2,001.57	0.00
AMERICAN INFOSOURCE LP AS AGE]	Unsecured	404.77	404.77	404.77	328.10	0.00
AMERICAN INFOSOURCE LP AS AGE]	Unsecured	NA	319.82	319.82	259.24	0.00
BERKHEIMER	Secured	832.25	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATION	Unsecured	811.00	NA	NA	0.00	0.00
BRAND SOURCE	Unsecured	1,426.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	6,463.22	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	7,459.00	7,459.63	7,459.63	6,046.56	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	977.00	977.14	977.14	792.03	0.00
CAPITAL ONE NA	Unsecured	856.00	856.70	856.70	694.43	0.00
CITIBANK NA	Unsecured	4,205.00	4,205.63	4,205.63	3,408.95	0.00
CITY OF NEW YORK	Unsecured	132.58	NA	NA	0.00	0.00
COUNTY OF NORTHAMPTON	Secured	3,903.08	749.36	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	562.00	562.63	562.63	456.04	0.00
DOLAN & DOLAN PA	Unsecured	395.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	492.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	392.47	NA	NA	0.00	0.00
HUGHES NETWORK SYSTEMS	Unsecured	318.00	NA	NA	0.00	0.00
JAMES F MCCABE	Unsecured	2,052.21	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	8,012.00	NA	NA	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	671.70	671.70	671.70	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	523.30	523.30	523.30	0.00
LVNV FUNDING LLC	Unsecured	2,185.00	2,185.50	2,185.50	1,771.49	0.00
M&T BANK	Secured	162,138.00	164,848.46	5,926.12	5,926.12	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,533.30	2,533.30	2,533.30	2,053.42	0.00
MIDLAND FUNDING	Unsecured	2,623.55	NA	NA	0.00	0.00
NEW JERSEY EZPASS	Unsecured	31.00	NA	NA	0.00	0.00
NJ MANUFACTURERS INS CO	Unsecured	205.95	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	2,024.71	2,770.57	2,770.57	2,770.57	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	266.10	266.10	215.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,890.53	3,890.53	3,153.55	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,000.00	2,000.91	2,000.91	1,621.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,766.00	1,766.84	1,766.84	1,432.15	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	657.00	657.98	657.98	533.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	405.00	443.54	443.54	359.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	625.82	568.37	568.37	460.70	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	556.00	606.94	606.94	491.99	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	584.00	637.38	637.38	516.65	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	769.00	824.83	824.83	668.59	0.00
RCN	Unsecured	314.56	NA	NA	0.00	0.00
REMEX INC	Unsecured	68.00	NA	NA	0.00	0.00
SA-VIT COLLECTION AGENCY	Unsecured	220.00	NA	NA	0.00	0.00
SEARS	Unsecured	7,972.63	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	3,330.63	3,330.63	3,330.63	2,699.73	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,926.12	\$5,926.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,001.57	\$2,001.57	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,927.69</b>	<b>\$7,927.69</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,965.57	\$3,965.57	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,965.57</b>	<b>\$3,965.57</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,499.17</b>	<b>\$27,964.04</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$7,542.70  
 Disbursements to Creditors \$39,857.30

**TOTAL DISBURSEMENTS :** **\$47,400.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2024

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.